

Individual/Group - Disability Health Insurance -

INDIVIDUAL:

- NAIC UNIFORM TRANSMITTAL FORM
- Policy
 - Renewal provision, appropriately captioned - WAC 284-50-375(1) & RCW 48.18.298
 - Free Look, minimum 10 days - RCW 48.20.013 & WAC 284-50-375(7)
 - Title of Insurance, etc. - RCW 48.20.012(4)
 - Form number, lower left hand corner - RCW 48.20.012(4)
- John Doe Schedule Page
- John Doe Application
- Rates (fill out the rate section of the Uniform Transmittal Form)
- Actuarial Memorandum (WAC 284-60-050) (Chapter RCW 48.70 for Specified Disease policies)
- General rules and minimum standards (WAC 284-50-330 & WAC 284-50-335 through 370)
- Cannot combine limited benefit, specified disease, specified accident and medicare supplemental coverage with other types of insurance (RCW 48.20.460)

Standard Provisions

- Standard provisions - RCW 48.20.042 through .152
- Optional provisions - RCW 48.20.172 through .272
- Allowable exclusions - WAC 284-50-326(6)
- Policy definitions - WAC 284-50-315
- Continuation for spouse/dependents - RCW 48.20.490
- Continuation for dependent incapable of self-sustaining employment - WAC 284-50-330(8) & RCW 48.20.420
- Complications of pregnancy, covered as sickness -
- Blood, donated in Washington, must include administrative expenses - WAC 284-50-365(1)(a)(vi)
- Experimental/investigational; definition, identification of authority making determination, appeal process - WAC 284-50-377
- Nursing homes not licensed based on level of care - RCW 18.51.010
- Subrogation, insured made whole (Thiringer - Bulleting 79-4)
- Entire Contract - RCW 48.18.190
- Time limit for benefits WAC 284-30-620

Waiver/Rider/Endorsements:

- Signed acceptance by insured when limiting, excluding or reducing benefits - WAC 284-50-320(7), WAC 284-50-375(2) and RCW 48.20.015
- Option to cancel after five years when excluding, limiting or reducing benefits - RCW 48.20.510

For disability insurance contracts providing hospital and medical expenses the following also apply:

- Reconstructive breast surgery, reduction - RCW 48.20.395
- Mammograms - RCW 48.20.393 PKU formulas - RCW 48.20.520 and WAC 284-50-330(6)
- Pregnancy benefits extension, if insurer cancels - WAC 284-50-330(6)
- Donor expenses covered for transplant operations - WAC 284-50-330(9)
- Newborn/Adoptive children, notification period, covered automatically - RCW 48.20.430 and .500
- Diabetes coverage - RCW 48.20.391
- Provisions under Chapter 48.43 RCW

GROUP: (in state and out of state)

- NAIC UNIFORM TRANSMITTAL FORM
- Policy
- Certificate
- Rates
- Actuarial Memorandum (WAC 284-60-060) (Chapter RCW 48.70 for Specified Disease policies)
- John Doe Schedule of Benefits Page
- Time limit for benefits WAC 284-30-620

Standard Provisions

- Standard provisions - RCW 48.21.050 through .090
- Experimental/investigational; definition, identification of authority making determination, appeal process - WAC 284-96-015
- Payment of benefits - RCW 48.21.11

For disability insurance contracts providing hospital and medical expenses the following also apply:

- Reconstructive breast surgery, reduction - RCW 48.21.230
- Mammograms - RCW 48.21.225
- PKU formulas - RCW 48.21.300
- Newborn/Adoptive children, notification period, covered automatically - RCW 48.21.155 and .280
- Diabetes coverage - RCW 48.21.143
- Provisions under Chapter 48.43 RCW
- Continuation for dependent incapable of self-sustaining employment - RCW 48.21.150
- Chemical Dependency - RCW 48.21.160 through .197 & WAC 284-53
- Neurodevelopmental therapies - RCW 48.21.310
- Conversion Policy - RCW 48.21.260 and .270 and Chapter 284-52 WAC

Standard Offerings

- Home Health/Hospice - RCW 48.21.220
- Continuation Option - RCW 48.21.250
- Mental Health - RCW 48.21.240 and .242 and WAC 284-43-810
- Prenatal Diagnosis of Congenital Disorders - RCW 48.21.244
- Temporomandibular Joint Disorders - RCW 48.21.320 and WAC 284-96-020